

Apollo Series 2018-1 Trust

Investor Report for the Monthly Period Ending 31 December 2021

Mortgage Portfolio Details	
First Day of Monthly Period:	01/12/2021
Last Day of Monthly Period:	31/12/2021
Total Current Balance:	\$463,739,407
Total Number of Loans:	2,206
Average Current Balance:	\$210,217
Highest Current Balance:	\$820,815
Weighted Average LVR:	53.61%
Weighted Average Seasoning (Months):	87.59
Weighted Average Remaining Term:	258.31
Weighted Average Variable Rate:	3.1153%
Weighted Average Fixed Rate:	2.6463%
Weighted Average Rate on All Loans:	3.0738%
Percentage (by value) of "Owner Occupied" Loans:	79.48%
Percentage (by value) of Metropolitan Securities:	69.36%
Percentage Mortgage Insured - Primary:	21.65%
Percentage Not Mortgage Insured:	78.35%
Percentage (by value) of Variable Rate Loans:	91.08%
Percentage (by value) of Interest Only Loans:	2.08%
Percentage (by value) of "Low Doc" Loans:	0.00%

Revenue Distribution	
Revenue from Mortgage Loans:	\$1,264,104
Principal Draw:	\$0
Total:	\$1,264,104
Trust Expenses for the Period:	
Servicing Fee:	\$89,758
Management Fee:	\$22,439
Custodian Fee:	\$8,976
Trustee Fee:	\$7,854
Trust Indemnification:	\$2,957

Swap Payments:	\$381,234
Facility Fees:	\$768
Class A1 Notes Coupon Payments:	\$353,665
Class A2 Notes Coupon Payments:	\$35,715
Class AB Notes Coupon Payments:	\$8,787
Class B Notes Coupon Payments:	\$21,315
Class C Notes Coupon Payments:	\$20,838
Class D Notes Coupon Payments:	\$12,733
Class E Notes Coupon Payments:	\$31,856
Total Expenses:	\$998,893
Residual Income:	\$265,210
Unreimbursed Principal Draw after Distribution Date:	\$0

Interest Payable for the Coupon Period	
First Day of Coupon Period:	13/12/2021
Last Day of Coupon Period (Distribution Date):	13/01/2022
Number of Days in Coupon Period:	31
Determination Date:	10/01/2022
Effective BBSW for Current Period:	0.0150%
Class A1 Notes Interest Margin over BBSW:	1.02%
Class A1 Notes Interest this Coupon Period:	\$353,665
Class A1 Notes Unpaid Interest from prior Coupon Periods:	\$0
Class A2 Notes Interest Margin over BBSW:	1.15%
Class A2 Notes Interest this Coupon Period:	\$35,715
Class A2 Notes Unpaid Interest from prior Coupon Periods:	\$0
Class AB Notes Interest Margin over BBSW:	1.50%
Class AB Notes Interest this Coupon Period:	\$8,787
Class AB Notes Unpaid Interest from prior Coupon Periods:	\$0
Class B Notes Interest Margin over BBSW:	1.70%
Class B Notes Interest this Coupon Period:	\$21,315
Class B Notes Unpaid Interest from prior Coupon Periods:	\$0
Class C Notes Interest Margin over BBSW:	2.50%
Class C Notes Interest this Coupon Period:	\$20,838
Class C Notes Unpaid Interest from prior Coupon Periods:	\$0
Class D Notes Interest Margin over BBSW:	3.40%
Class D Notes Interest this Coupon Period:	\$12,733
Class D Notes Unpaid Interest from prior Coupon Periods:	\$0
Class E Notes Interest Margin over BBSW:	5.90%
Class E Notes Interest this Coupon Period:	\$31,856
Class E Notes Unpaid Interest from prior Coupon Periods:	\$0

Principal Received from Mortgagors	
Scheduled Monthly Payment Amount:	\$2,605,653
Mortgage portfolio balance at start of period:	\$480,375,160
Less: Scheduled principal received during the period:	\$1,577,400
Less: Unscheduled principal received during the period:	\$16,374,506
Plus: Redraws:	\$1,316,154
Mortgage portfolio balance at close of period:	\$463,739,407
Value of full discharges during the period:	\$2,625,125

Principal Distribution	
Class A1 Notes Balance before distribution (Invested):	\$402,330,448
Class A1 Notes Balance before distribution (Stated):	\$402,330,448
Class A2 Notes Balance before distribution (Invested):	\$36,095,679
Class A2 Notes Balance before distribution (Stated):	\$36,095,679
Class AB Notes Balance before distribution (Invested):	\$6,828,912
Class AB Notes Balance before distribution (Stated):	\$6,828,912
Class B Notes Balance before distribution (Invested):	\$14,633,383
Class B Notes Balance before distribution (Stated):	\$14,633,383
Class C Notes Balance before distribution (Invested):	\$9,755,589
Class C Notes Balance before distribution (Stated):	\$9,755,589
Class D Notes Balance before distribution (Invested):	\$4,390,015
Class D Notes Balance before distribution (Stated):	\$4,390,015
Class E Notes Balance before distribution (Invested):	\$6,341,133
Class E Notes Balance before distribution (Stated):	\$6,341,133
Total Invested Note Balance before distribution:	\$480,375,160

Current Weighted Average Security Coupon Rate:	1.1885%
Mortgage Principal Amount Distributed:	\$17,951,906
Repayment of Redraws:	\$1,316,154
Class A1 Notes Balance after distribution (Invested):	\$388,397,442
Class A1 Notes Balance after distribution (Stated):	\$388,397,442
Class A1 Notes Bond Factor after distribution:	0.337737
Class A2 Notes Balance after distribution (Invested):	\$34,845,659
Class A2 Notes Balance after distribution (Stated):	\$34,845,659
Class A2 Notes Bond Factor after distribution:	0.753420
Class AB Notes Balance after distribution (Invested):	\$6,592,422
Class AB Notes Balance after distribution (Stated):	\$6,592,422
Class AB Notes Bond Factor after distribution:	0.753420
Class B Notes Balance after distribution (Invested):	\$14,126,618
Class B Notes Balance after distribution (Stated):	\$14,126,618
Class B Notes Bond Factor after distribution:	0.753420
Class C Notes Balance after distribution (Invested):	\$9,417,746
Class C Notes Balance after distribution (Stated):	\$9,417,746
Class C Notes Bond Factor after distribution:	0.753420
Class D Notes Balance after distribution (Invested):	\$4,237,986
Class D Notes Balance after distribution (Stated):	\$4,237,986
Class D Notes Bond Factor after distribution:	0.753420
Class E Notes Balance after distribution (Invested):	\$6,121,535
Class E Notes Balance after distribution (Stated):	\$6,121,535
Class E Notes Bond Factor after distribution:	0.753420
Total Note Balance After distribution :	\$463,739,407

Facilities	
Liquidity Facility Limit	\$5,068,331
Drawn Amount	\$0
Redraw Facility Limit	\$2,869,703
Drawn Amount	\$0

Reserve	
Liquidity Reserve	\$150,000
Excess Revenue Reserve	\$0

Loan To Valuation Ratio	% number of loans	% value of loans
Up to and including 50%:	55.62%	38.65%
> 50%, up to and including 55%:	8.20%	10.19%
> 55%, up to and including 60%:	9.20%	11.79%
> 60%, up to and including 65%:	8.75%	12.11%
> 65%, up to and including 70%:	7.03%	10.50%
> 70%, up to and including 75%:	5.30%	7.49%
> 75%, up to and including 80%:	4.08%	6.38%
> 80%, up to and including 85%:	1.04%	1.58%
> 85%, up to and including 90%:	0.68%	1.15%
> 90%, up to and including 95%:	0.05%	0.07%
> 95%:	0.05%	0.09%

Loan Size Analysis	% number of loans	% value of loans
Up to and including \$50,000:	12.60%	1.04%
> \$50,000, up to and including \$100,000:	9.20%	3.21%
> \$100,000, up to and including \$200,000:	28.69%	20.88%
> \$200,000, up to and including \$300,000:	27.02%	31.64%
> \$300,000, up to and including \$400,000:	13.64%	22.17%
> \$400,000, up to and including \$500,000:	5.76%	12.26%
> \$500,000, up to and including \$600,000:	1.86%	4.79%
> \$600,000, up to and including \$700,000:	0.68%	2.06%
> \$700,000, up to and including \$750,000:	0.32%	1.10%
> \$750,000:	0.23%	0.84%

Seasoning Analysis	% number of loans	% value of loans
> 48 months, up to and including 60 months:	2.86%	3.60%
> 60 months:	97.14%	96.40%

Remaining Loan Term	% number of loans	% value of loans
Up to and including 5 years:	1.41%	0.17%
> 5 years, up to and including 10 years:	6.71%	2.28%
> 10 years, up to and including 15 years:	13.64%	8.82%
> 15 years, up to and including 20 years:	16.73%	13.54%
> 20 years, up to and including 25 years:	59.52%	72.68%
> 25 years, up to and including 30 years:	1.99%	2.51%

Geographic Distribution	% number of loans	% value of loans
Brisbane Metropolitan	23.03%	21.38%
Gold Coast	5.94%	6.04%
Sunshine Coast	3.67%	3.22%
Queensland - Other	16.68%	12.46%
Sydney Metropolitan	14.10%	19.71%
N.S.W. - Other	6.53%	5.71%
Australian Capital Territory	1.90%	1.94%
Melbourne Metropolitan	12.10%	13.32%
Victoria - Other	2.40%	1.79%
Perth Metropolitan	8.84%	9.98%
W.A. - Other	0.73%	0.84%
Adelaide Metropolitan	2.54%	2.15%
S.A. - Other	0.36%	0.32%
Darwin Metropolitan	0.27%	0.29%
N.T. - Other	0.09%	0.17%
Hobart Metropolitan	0.68%	0.59%
Tasmania - Other	0.14%	0.10%

Loan Purpose	% number of loans	% value of loans
Construction	3.49%	3.99%
Home Improvement	0.36%	0.18%
Purchase Existing Property	47.23%	43.25%
Purchase New Property	1.90%	2.45%
Refinance	46.60%	49.91%
Refinance - Home Improvement	0.41%	0.22%

Arrears Analysis	% number of loans	% value of loans
Up to and including 30 days:	0.32%	0.47%
> 30 days, up to and including 60 days:	0.05%	0.05%
> 60 days, up to and including 90 days:	0.14%	0.17%
> 90 days:	0.41%	0.49%

Default Information for Monthly Period Ending 31 December 2021	
Number of Claims submitted to Mortgage Insurer:	
Value of Claims submitted to Mortgage Insurer:	
Amount paid by Mortgage Insurer:	
Amount Charged-off	\$0

CPR Analysis	Monthly CPR	Quarterly CPR
CPR	31.85%	27.28%

The 2018-01 Series Trust complies with Article 405 of Reg 575/2013